

FOCUS ON EMPLOYEE BENEFITS/HUMAN RESOURCES

OPINION

Enticing and guiding employees to using work wellness programsBy **TONY DaRE**

Special for Lehigh Valley Business

Typical wellness programs struggle to maintain employee participation rates above 15 percent to 20 percent.



DaRe

But there are ways to increase that number by successfully implementing programs and by maintaining engaged employees. These methods include using your insurance carrier to its fullest, surveying employees, providing incentives and, as managers, leading by example.

Here are five key steps for a successful and sustained wellness campaign:

(1) ACCESS YOUR INSURANCE CARRIER'S 'SHINY TOOLS'

Regardless of the insurance you offer to your employees, each insurance carrier has a plethora of wellness tools available free of charge, yet they rarely get used.

Why is this? It takes time to prepare a strategic wellness campaign and execute and measure your results. Insurance carriers may help you to create this plan, but the execution lies in the hands of the company.

One of the first statistics that my firm (BSI Corporate Benefits) measures for a new client is how many employees have created their online secured login accounts (with the insurance carrier). Typically, the number is less than 10 percent.

If employees don't create and open their accounts, they cannot access all of their free tools and information.

If you have never had a wellness program and want to know where to start, it is simple: Your first wellness campaign should incentivize employees to open their online accounts. You have to walk before you can run.

(2) EMPLOYEE WELLNESS INTEREST SURVEY

Building a foundation for your company's wellness program starts with a simple but effective campaign. How do you understand what your employees are most interested in when it comes to wellness?

The answer is very simple – ask them. Your insurance carriers have employee wellness interest surveys that you can tailor and distribute to your employee population. Employees will appreciate your willingness to understand their wellness interests, and targeting their interests will help keep them attracted to future programs.

(3) IDENTIFY YOUR 'WELLNESS CHAMPIONS'

Every organization has individuals who do all the right things with regard to their health. They eat right, exercise and don't smoke. As an organization, you cannot maintain a successful wellness program without identifying your "wellness champions."

Identifying and recruiting your company's champions can be done through your employee surveys or as a separate campaign. These indi-

viduals are crucial to any successful wellness program, as they are an organization's eyes and ears on the ground.

They talk to other employees, eat in your lunchroom and know the challenges that exist with regard to carving out time to achieve results. Essentially, they are your "boots on the ground" to get the word out.

The bigger your company, the more of a challenge it is for your human resource department to maintain a successful wellness campaign, and you certainly cannot rely solely on a few fliers from your insurance carrier's tool kit.

(4) TOP-DOWN LEADERSHIP COMMITMENT

Having C-suite top-down leadership is vital to any successful wellness program. If you are an executive and desire a successful wellness program to help employees and lower insurance costs, it starts with you. Park in the spot farthest from the building, take the stairs and be the first in line for every wellness initiative that you roll out.

Top-down leadership on wellness includes three key items:

- Your participation.
- Allowing employees to participate on company time.
- Financial support by way of incentives.

(5) INCENTIVES AND VALUE-BASED BENEFITS

Incentives are essential to driving participation in any successful wellness program. To be healthy is not enough of an incentive for the

majority of employees.

The most effective incentives are bikes, Wii Fits, Xbox Kinects, gas cards and yearly gym memberships. However, by conducting your employee interest survey, your employees will identify the items that will encourage their participation.

If possible, work with your insurance agent and/or insurance company to implement value-based benefits as part of your employee benefits programs. Value-based benefit designs are built right into the insurance plan and can offer employees lower premium contributions and/or lower out-of-pocket costs (deductible/co-pays) for participation in wellness programs.

Remember that any successful wellness program needs leadership, as well as real support – not just links to a website – from a knowledgeable insurance agency/benefits consultant.

HR departments already are shrinking in size, so lining up all the pieces to gain high participation in wellness is a difficult task. You pay for this support every month when you cut a check to your insurance company; demand better.

Tony DaRe, agency principal of BSI Corporate Benefits, has more than 17 years of health insurance experience. BSI, whose clients average 60 percent participation in wellness programs, represents more than 100 clients and specializes in group health insurance, dental, vision, life and disability. He can be reached at adare@bsicorporate.com or 484-821-1300, ext. 201.

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